

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE: WENDELL L & VALERIE C HEARTON)
)
BAC Home loans Servicing, L.P. as)
successor in interest to Home Loan)
Services, Inc. / Deutsche Bank National)
Trust Company, as Trustee for First)
Franklin Mortgage Loan Trust 2006-FF5,)
Mortgage Pass-Through Certificates,)
Series 2006-FF5,)
Creditor,)
)
vs.) CASE NO. 06B07811
) JUDGE A. Benjamin Goldgar
WENDELL L & VALERIE C HEARTON,)
Debtor)

RESPONSE TO NOTICE OF PAYMENT OF FINAL MORTGAGE CURE

Now comes BAC Home loans Servicing, L.P. as successor in interest to Home Loan Services, Inc. / Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5, by and through its attorneys, Pierce & Associates, P.C., and hereby responds to the Notice of Payment of Final Mortgage cure, stating as follows:

1. The Debtor is due for the August 2010 contractual payment and all those thereafter.
2. The following is an itemization of the amounts due on the loan as of August 16, 2010:

a. Attorney fees	\$250.00
b. Payments 8/10 & 9/10 (2 @ \$1,425.54 ea)	\$2,851.08
c. Suspense	-\$1,007.04
Total	\$2,094.04

If no challenge to foregoing is made by motion filed with the court and serviced on the undersigned and the trustee within thirty days of this notice BAC Home loans Servicing, L.P. as successor in interest to Home Loan Services, Inc. / Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF5, Mortgage Pass-Through Certificates, Series 2006-FF5 rights to collect these amounts will be unaffected.

Respectfully Submitted,

BAC Home loans Servicing, L.P. as
successor in interest to Home Loan
Services, Inc. / Deutsche Bank
National Trust Company, as Trustee
for First Franklin Mortgage Loan
Trust 2006-FF5, Mortgage Pass-
Through Certificates, Series 2006-
FF5

/s/Lydia Y. Siu
Lydia Y. Siu
ARDC#6288604

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